

Government of India has been implementing two schemes of National Child Labour Projects (NCLPs) and the scheme of Grant-in-aid to Voluntary Organisations. Under the Scheme of National Child Labour Projects, Project Societies are constituted at the district level under the Chairpersonship of the District Collector for overseeing implementation of the projects. The major activity under the scheme is running of special schools/centres for rehabilitation of children withdrawn from work through non-formal education, vocational training, nutrition, health care, stipended etc. NGOs are closely associated with the running of special schools/centres under NCLPs. Under the Scheme of grant-in-aid, funds are released to NGOs/Voluntary Organisations, on the recommendation of the concerned State Government, for taking up action oriented projects for the benefit of working children.

### **Kisan Credit Card Scheme**

\*423. SHRI SURESH PACHOURI: Will the Minister of AGRICULTURE be pleased to state:

- (a) whether a Kisan Credit Card Scheme was introduced in 1998-99;
  - (b) if so, the details thereof;
  - (c) how many farmers have been benefited by this scheme, State-wise;
- and
- (d) what is the percentage of small and marginal farmers out of total beneficiaries, State-wise?

THE MINISTER OF AGRICULTURE (SHRI NITISH KUMAR): (a) to (c) Yes, Sir. That salient feature of the Scheme are given at Statement I and details regarding the number of farmers benefited are given in the statement at Statement II. (*see below*).

(d) The information is being collected and will be laid on the Table of the House.

### **STATEMENT-I**

#### *Salient Features of the Scheme*

#### **1. Applicability of the Scheme:**

Scheme is for implementation by Commercial banks, Regional Rural Banks and Cooperative banks (District Central Cooperative Banks/Primary

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Agriculture Cooperative Societies). Implementing banks have the discretion to adopt the same to suit location specific requirements.

**2. Objective:**

Kisan Credit Card Scheme aims at adequate and timely support from the banking system to the farmers for their cultivation needs including purchase of all inputs in a flexible and cost effective manner.

**3. Eligibility:**

The scheme would primarily cater to the short term credit requirements of the farmers. Under the scheme, banks may provide the Kisan Credit Cards to farmers who are eligible for sanction of production credit. There is no upper and lower limit.

**4. Issue of cards:**

The beneficiaries under the scheme will be issued credit card and pass books or credit card-cum- passbooks, incorporating the name, address, particulars of land holding, borrowing limit, validity period, etc. which will serve both as an identity card as well as facilitate recording of transactions on an on-going basis.

**5. Fixation of credit limit:**

The credit extended under the Kisan Credit Card Scheme is in the nature of revolving cash credit and provide for any number of drawals and repayments within the limit. While fixing the limits, the entire credit requirements of the farmers for the full year are to be taken into account. The credit limit under the card is to be fixed on the basis of the operational land holding, cropping pattern and scale of finance as recommended by District Level/State Level Committee.

**6. Validity/renewal:**

The validity of the credit card normally should be for a period of 3 years subject to an annual review.

**7. Rate of interest:**

Rates of interest are to be charged as applicable to crop loans.

**8. Security/margin:**

Security/margin norms should be in conformity with the instructions issued by RBI/NABARD from time to time.

**Statement-II**

*Progress in Kisan Credit Card Scheme as on 31.3.2000.*

| S.No. | State/UT            | Total Cards issued |
|-------|---------------------|--------------------|
| 1.    | Andhra Pradesh      | 2008574            |
| 2.    | Assam               | 1211               |
| 3.    | Bihar               | 69976              |
| 4.    | Gujarat             | 121547             |
| 5.    | Haryana             | 56874              |
| 6.    | Himachal Pradesh    | 7617               |
| 7.    | Jammu and Kashmir   | 1696               |
| 8.    | Karnataka           | 294539             |
| 9.    | Kerala              | 197741             |
| 10.   | Madhya Pradesh      | 155010             |
| 11.   | Maharashtra         | 445302             |
| 12.   | Orissa              | 649600             |
| 13.   | Punjab              | 133063             |
| 14.   | Rajasthan           | 1038502            |
| 15.   | Tamil Nadu          | 238320             |
| 16.   | Uttar Pradesh       | 277412             |
| 17.   | West Bengal         | 141830             |
| 18.   | Tripura             | 248                |
| 19.   | Goa                 | 604                |
| 20.   | Andaman and Nicobar | 265                |
| 21.   | Arunachal Pradesh   | 9                  |
| 22.   | Delhi               | 80                 |

| S.No.  | State/UT                | Total Cards issued |
|--------|-------------------------|--------------------|
| 23.    | Manipur                 | 43                 |
| 24.    | Meghalaya               | 291                |
| 25.    | Mizoram                 | 3                  |
| 26.    | Nagaland                | 10                 |
| 27.    | Sikkim                  | 18                 |
| 28.    | Chandigarh              | —                  |
| 29.    | Dadra, Nagar and Haveli | —                  |
| 30.    | Daman and Diu           | —                  |
| 31.    | Lakshadweep             | 39                 |
| 32.    | Pondicherry             | 8820               |
| Total: |                         | 57413060           |

Note-1 One farmer is issued one Kisan Credit Card.

Note-2 Total number of Kisan Credit Card issued by the Banks is 5939318 as on 31.3.2000. The difference between Statewise & Bankwise figures is because the complete information from States is not available.

#### **Restructuring of Central Cottage Industries Corporation of India**

† 424. SHRI RAJIV RANJAN SINGH:  
DR.D.MASTHAN:

Will the Minister of SMALL SCALE INDUSTRIES AND AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether Government have felt need to restructure the Central Cottage Industries Corporation of India;

(b) if so, the reasons therefor and whether any assistance is being taken from any consultancy/institution for seeking suggestions for reorganisation;

(c) if so, the name of the consultancy/institution and the reasons for its appointment; and

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† Original notice of the question was received in Hindi.